

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for identifying payment systems for facilitating the processing of payments ~~by a supplier~~, comprising:

~~transmitting payment criteria for purchase of a supplier's item by a customer from a customer computer to a supplier computer;~~

~~receiving, by a computer based system for identifying the payment systems, with the supplier computer the payment criteria, wherein the payment criteria is transmitted by [[the]] a customer computer to the supplier computer to the computer based system;~~

~~querying, by the computer based system, with the supplier computer a directory of payment systems in an attempt to locate a one or more payment system[[s]] to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and~~

~~returning, by the computer based system, an identification of the one or more located payment system[[s]], if any, to process the transaction, wherein the returned identification includes including rating information indicating the amount of matching between whether the located payment system[[s]] match and the payment criteria.~~

2. (Currently Amended) The method of claim 1, further including interacting with the ~~one or more~~ located payment system[[s]] to at least partially process the transaction using the payment criteria.

3. (Currently Amended) The method of claim 2, wherein the querying ~~step~~ includes selecting the ~~one or more~~ payment system[[s]] based upon attributes of the transaction.

4. (Currently Amended) The method of claim 2, wherein the querying ~~step~~ includes selecting the ~~one or more~~ payment system[[s]] based upon one or more of the following: a supplier identity; a customer identity; a payment instrument selected by the customer; a strength of an authentication method for the customer; an amount of the purchase; a type of item being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment terms; an availability of the payment systems; an optimal price for the item; optimal response attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or

types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

5. (Previously Presented) The method of claim 1, further including authenticating an identification of the customer.

6. (Previously Presented) The method of claim 1, further including negotiating with the payment system a price for the item or associated fees.

7. (Currently Amended) The method of claim 2, wherein the interacting step includes processing the transaction using a ~~payment instrument~~ transaction account that includes a financial component or a non-financial component.

8. (Currently Amended) The method of claim 1, further including permitting the customer to decline ~~at least one of the one or more~~ payment system[[s]].

9. (Cancelled).

10. (Currently Amended) The method of claim 1, further including identifying the ~~one or more~~ payment system[[s]] by corresponding routing information.

11. (Currently Amended) ~~A method for a gateway service to identify payment systems for facilitating the processing of payments;~~ computer based system, comprising:

a computer network communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program for identifying payment systems for facilitating the processing of payments by a gateway service, is configured to:

~~receiving with an on-line supplier computer a customer's payment criteria for purchase of a supplier's item in a transaction transmitted by a customer computer to the on-line supplier computer;~~

~~providing to the gateway service via a computer network from the on-line supplier computer, the received customer's payment criteria for purchase of the supplier's item by the customer;~~

~~querying a directory of payment systems, using the gateway service, in an attempt to locate one or more payment systems to process the transaction based at least in part upon the payment criteria; and~~

~~returning an identification of the one or more located payment systems, if any, to process the transaction, including information indicating whether the located payment systems match the payment criteria.~~

receive payment criteria, wherein the payment criteria is transmitted by a customer to the computer based system;

query a directory of payment systems in an attempt to locate a payment system to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and

return an identification of the located payment system to process the transaction, wherein the returned identification includes rating information indicating the amount of matching between the located payment system and the payment criteria.

12. (Currently Amended) The ~~method~~ computer based system of claim 11, further ~~including configured to interact~~ interacting with the one or more located payment system[[s]] using the gateway service; to at least partially process the transaction ~~using~~ according to the payment criteria.

13. (Currently Amended) The ~~method~~ computer based system of claim 11, further configured to enter ~~including entering~~ into a contract with the ~~at least one~~ payment system for processing of the transaction.

14. (Currently Amended) The ~~method~~ computer based system of claim 12, wherein the query[[ing]] ~~step~~ includes selecting the ~~one or more~~ payment system[[s]] based upon attributes of the transaction.

15. (Currently Amended) The ~~method~~ computer based system of claim 12, wherein the query[[ing]] ~~step~~ includes selecting the ~~one or more~~ payment system [[s]] based upon one or more of the following: a supplier identity; a customer identity; a payment instrument selected by the customer; a strength of an authentication method for the customer; an amount of the purchase; a type of item being purchased; a delivery channel for the item; a supplier risk tolerance; desired payment terms; an availability of the payment systems; an optimal price for the item; optimal response

attributes; contractual obligations with respect to transaction distribution arrangements for the item; specialists that handle specific classes or types of goods or services; a payment instrument; a payment currency; taxes related to payment of the item; or fees associated with payment of the item.

16. (Currently Amended) The ~~method~~ computer based system of claim 11, further ~~including~~ configured to authenticating authenticate an identification of the customer.

17. (Currently Amended) The ~~method~~ computer based system of claim 11, further ~~including~~ configured to negotiate negotiating with the payment system a price for the item or associated fees.

18. (Currently Amended) The ~~method~~ computer based system of claim 12, wherein the interacting step includes processing the transaction using a ~~payment instrument~~ transaction account that includes a financial component or a non-financial component.

19. (Currently Amended) The ~~method~~ computer based system of claim 11, further ~~including~~ configured to permitting permit the customer to decline ~~at least one of the one or more~~ payment system[[s]].

20. (Currently Amended) A ~~method to have payment systems selected for facilitating the processing of payments, comprising:~~

~~receiving with an on-line supplier computer payment criteria for purchase of a supplier's item in a transaction transmitted by a customer computer via a network to the on-line supplier computer;~~

~~having the on-line supplier computer query a directory of payment systems to locate one or more payment systems to process the transaction based at least in part upon the received payment criteria; and~~

~~receiving an indication that the on-line supplier computer interacted with the one or more located payment systems to at least partially process the transaction using the payment criteria, and further indicating whether the located payment systems match the payment criteria.~~

non-transitory computer-readable medium having stored thereon a plurality of instructions for identifying the payment systems, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

receiving payment criteria, wherein the payment criteria is transmitted by a customer to the supplier;

querying a directory of payment systems in an attempt to locate a payment system to process the transaction based at least in part upon the received payment criteria, wherein the querying is not performed by an acquiring bank; and

returning an identification of the located payment system, if any, to process the transaction, wherein the returned identification includes rating information indicating the amount of matching between the located payment system and the payment criteria.

21. (Currently Amended) The ~~method~~ medium of claim 20, wherein the plurality of instructions further including include selecting the ~~one or more~~ payment system[[s]] based upon preferences of the customer.